Personal

Cat. No.
26-3106

FINANCE II

TANDY®

Personal Finance II

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INTRODUCTION

Personal Finance II helps you manage your money. This program can keep track of nine bank accounts and 26 budget categories. You can also store up to 1,818 checks on tape. By entering all the checks you write during the month, you can quickly and easily balance your checkbook and keep accurate records of your expenditures in each budget category.

If you use this program to evaluate your expenditures, you can see precisely how you are spending your money. Personal Finance combines all your expense data and organizes it into monthly and yearly review charts. By connecting your Color Computer to a serial printer, you can print the review chart data directly from the screen.

Your Personal Finance II program is a valuable tool in helping you gain the maximum value from your income!

Required Equipment

To use this program, you need the following:

- Tandy Color Computer with 16K Memory (Catalog number 26-3004).

- Standard TV Set (color recommended)

- Cassette Recorder, such as the Minisette "-9 (Catalog number 14-812)

- Blank Cassette Tape

Optional:

- Serial Printer, such as the DMP-100 (Catalog Number 26-1253)

SETTING UP YOUR BUDGET

Preparing a budget is the first step in using your Personal Finance II program. This process requires careful thought and analysis of your lifestyle, priorities, and goals. Appendix A contains a list of the 26 budget categories that are set up for you. You can use these items or create new categories that more precisely fit your needs. After preparing a budget, you are ready to begin using your Personal Finance II program.

Make sure the cassette recorder is properly connected to the computer, and then turn on the TV. Insert the Personal Finance II cartridge into the slot on the right side of the computer, and turn the computer on. The title page is automatically displayed:

> PERSONAL FINANCE II
> NEW USER (Y.N)?

Each time you use this program after initially setting it up with your own data, answer the NEW USER prompt by pressing (N). The screen will display the loading instructions for your data tape, and then the program's Main Menu will appear.

Since you must first set up your budget, press (Y). The screen displays a complete listing of the budget categories:

A	AUTO	N	INSURNCE
B	BOOK/MAG	O	EDUCATON
C	CLOTHING	P	PRESCRPT
D	AUTO INS	Q	CHARITY
E	ENTRTAIN	R	RENT/MRT
F	FOOD	S	SAVINGS
G	GASOLINE	T	TAXES
H	PET EXP	U	EMERGNCY
I	INTEREST	V	VACATION
J	INVSTMNT	W	BUSINESS
K	COMPUTER	X	ELECTRIC
L	FURN/APL	Y	WATER
M	MEDICAL	Z	GAS

SELECT (A-Z)
OR PRESS ENTER

In order to get a basic understanding of this program, follow the step-by-step instructions and set up a budget using the sample data below. Once you have set up a sample budget, you will find it much easier to enter your own data. When you are ready to enter your own information, use the budget worksheet in Appendix A to check off each category as you enter it.

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Sample Data:

> Auto payments/$200 every month
> Auto insurance/$200 in January and June
> Food/$200 every month
> Gasoline/$80 every month
> Interest/$10 every month
> Rent/$500 every month
> Savings/$50 every month
> Telephone/$30 every month

Note: "Interest" refers to monthly service charges on a checking account and finance charges on a credit card account.

You are now ready to begin entering the above budget information. Use the first category, A AUTO, to enter your car payment. Press (A), and the following screen appears:

	AUTO		
MONTH	BUDGET	ACTUAL	NET
1	.00	.00	.00

1. CHANGE NAME
2. CHANGE BUDGET $
3. CHANGE ACTUAL $
4. LIST

SELECT (1-4)

To enter the budget amount, press ②. The screen shows:

SELECT MONTH (1-13)?
(13 = ALL)

Since you must make a car payment each month, type ①③. The program then asks you to enter the amount:

BUDGET FOR EVERY MONTH?
$ .00

Type ②⓪⓪⓪⓪ to indicate $200, and press (ENTER). If you make a mistake before pressing (ENTER), use the right arrow key ⟶ as an eraser, and then type the correct amount. To correct a mistake after pressing (ENTER), press ② again, and repeat the above process.

Note: Entering negative numbers will produce inaccurate results.

Return to the Budget Category List by pressing ④, repeat the above procedure with the following monthly expenses — FOOD, GASOLINE, INTEREST, RENT/MRT, and SAVINGS.

You now need to include the car insurance in the budget but only for the months of January and June. Press ⑩ to access the AUTO INS category, and then press ② to enter the budget amount. The screen shows:

SELECT MONTH (1-13)?
(13 = ALL)

To indicate January, type ① (ENTER) (press (ENTER) after ① only). The screen shows:

NEW BUDGET? $ .00

Type ② ⓪ ⓪ ⓪ ⓪ for the $200 car insurance payment, and press (ENTER). Press ② again, and then type ⑥ for the month of June. Enter another $200 payment. Return to the Category List by pressing ④.

The only budget item you have not yet entered is Telephone. As you probably noticed, there is not a category in our list for phone expense. Choose a category you are not using, for example P PRESCRPT, and press that code letter. To change the name of this category, press ①. The following message appears on the screen:

ENTER NEW NAME

Type ⓅⒽⓄⓃⒺ, and press (ENTER). The name of the category is changed, and you are ready to enter the budget amount of $30 as described above.

Note: Category names cannot contain more than eight characters.

After entering all budget categories, you can delete the ones you are not using. Press ④ to return to the Category List, and select the code letter for the first unused category. In this example, press ⑧, and then press ① to change the name. When the prompt ENTER NEW NAME appears, press the space bar once,

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and then press (ENTER). Press (4) to return to the Category List, and continue to delete all the unused categories in the same way.

After deleting all unused categories, your budget list looks like this:

A	AUTO	N	
B		O	
C		P	PHONE
D	AUTO INS	Q	
E		R	RENT/MRT
F	FOOD	S	SAVINGS
G	GASOLINE	T	
H		U	
I	INTEREST	V	
J		W	
K		X	
L		Y	
M		Z	

SELECT (A-Z)
OR PRESS ENTER

Entering Bank Data

Now it's time to record your banking information. Press (ENTER) to leave the Category List. The following prompt is displayed on the screen:

ENTER BANK NAME

Enter the name of your bank (up to 15 characters). For this example, type (C)(I)(T)(I)(B)(A)(N)(K) (ENTER). The next prompt appears on the screen:

ENTER ACCOUNT NUMBER

Enter your account number (up to 14 characters). For this example, type (1)(0)(0)(0)(1) (ENTER). The screen now prompts you for your bank balance:

BANK BALANCE? $ .00

Type the balance shown on your last bank statement, and press (ENTER). For this example, enter (1)(0)(0)(0)(0)(0) for $1,000. You are then asked to enter the number of your last cancelled check (last check to clear the bank and be returned to you). Type (9)(8). The screen now looks like this:

BANK BALANCE? $ 1000.00

LAST CANCELLED CHECK?   98

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Press (ENTER), and the screen changes to a checkbook screen:

```
         CITIBANK              10001
            CHECKBOOK          $     1000.00
CHECK                          AMOUNT
            0
```

Enter any outstanding checks (checks that have not cleared the bank) listed in your checkbook. For this example, type 99 for the number of the outstanding check, press (ENTER), and then type (5)(0)(0)(0), and press (ENTER) again. The check is not assigned to a budget category but is subtracted from your checkbook. Since this is the only outstanding check, press (ENTER) to exit the checkbook screen.

A message appears on the screen asking if you want to add more accounts. If you don't need to add additional bank accounts, press (N). You are now ready to save all the information you have entered.

Warning: When you turn your machine off, all information you've entered is lost if you have not saved it on cassette tape.

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Saving Information

Once you have entered all your bank account information, the following screen appears:

SAVE DATA

- REWIND TAPE
- PRESS PLAY AND RECORD
- PRESS ENTER

Follow the above steps to record your financial data. Three successive copies of the data are recorded on the tape. The Save Procedure takes a couple of minutes. When the recording is finished, the Main Menu appears.

Note: If you plan to continue with the sample exercise at this time and do not want to save the sample data you have entered, press (**BREAK**) to bypass the Save routine. The Main Menu appears.

MAIN MENU — OPERATIONS

The next screen to appear is the Main Menu. This screen lists all operations
necessary to organize and maintain your budget and checkbook.

> 1. NEW CHECKS
> 2. BALANCE CHECKBOOK
> 3. REVIEW YEAR
> 4. REVIEW MONTH
> 5. CHANGE BUDGET
> 6. CHANGE ACCOUNT
> 7. SAVE TO TAPE
>
> SELECT (1-7)

We suggest you use your Personal Finance II program on a monthly basis.
When you receive your bank statement, gather up the cancelled checks, credit
card statements, cash receipts, and checkbook. You are then ready to record
all your monthly expenditures.

1. New Checks

Use the NEW CHECKS mode to record not only the checks you write but also
the deposits, cash expenditures, withdrawals, and credit card payments you
make.

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To enter the checks you wrote during the past month, press ①. If you have more than one account stored on tape, the screen lists the accounts and asks you to select one. Press the number of the account you wish to use. If only one account is stored on tape, this screen is bypassed.

The next screen to appear indicates the last month with which you worked and prompts you to enter a new month:

CURRENT MONTH IS

SELECT MONTH (1 - 12)?

For this example, type ① (ENTER) for January. The checkbook screen appears, along with the next sequential check number, #100.

The cursor is located in the CATEGORY column on the checkbook screen. To record your rent payment, press the code letter ⓡ to select the category RENT/MRT. Now, enter the amount of the check by typing ⑤⓪⓪⓪⓪, and press (ENTER). The checkbook balance decreases by the amount of the check, and the next check number appears. You can continue entering all the checks you wrote during the month.

Warning: If you enter a single expenditure over $60,000, the program produces inaccurate results.

Note: If you cannot remember the code letter of a budget category, press (SHIFT) ⑦ to see the complete list of categories. Either press (ENTER) to

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return to the checkbook screen and enter the code letter, or select a category directly from the list. When you return to the checkbook screen, all previously entered checks are no longer displayed.

Enter these remaining checks for the month of January:

101	AUTO INS	$ 200.00
102	PHONE	$ 25.00
103	AUTO	$ 200.00
104	FOOD	$ 55.00

Notice that your balance suddenly becomes shaded and shows an amount of $30. This means that your account is overdrawn by that amount of money. The balance remains shaded and continues to accumulate until you make additional deposits.

Note: If, while entering new checks, you see the following error message, the computer has run out of storage space for uncancelled checks:

** ERROR 1 **

PRESS ENTER TO CONTINUE

After pressing (ENTER), press (SHIFT) (*) to return to the Main Menu. Select (2) (BALANCE CHECKBOOK) and cancel any checks on the data tape you can. (Refer to the Balance Checkbook section for more information.) This provides you with additional storage space.

Deposits

To add a deposit, press (SHIFT) (+) while in the NEW CHECKS mode of operation. The check number changes to 0 and DEPOSIT is listed under CATEGORY. Type in the amount of the deposit, and press (ENTER). For this example, type (6)(0)(0)(0)(0) to indicate a deposit of $600. The checkbook balance is adjusted and now shows $ 570.00.

Cash Purchases

Record any cash payments you make during the month while in the NEW CHECKS mode of operation. For example, during the month of January, you paid $75 in cash for food. To enter this cash transaction, press (SHIFT) ($). The word CASH appears in the CHECK column. Press (F) for the food category, and enter the amount of $75. These cash payments affect *only* the budget categories, they do **not** reduce your checkbook balance.

Automatic Withdrawals

Many people use the convenience of automatic withdrawals to pay certain monthly bills. Your Personal Finance II program treats these withdrawals as negative deposits. In this example, the $50 amount set aside for Savings is withdrawn automatically. To indicate this transaction in your program, enter the code for a deposit — (SHIFT) (+), type a negative sign (−), and then type the amount of the withdrawal (for this example, (5)(0)(0)(0)), and press (ENTER).

The above procedure deducts the amount from your checkbook balance, but you must still register the item in a budget category. To do this, press (SHIFT) (S). CASH appears in the CHECK column. Press (S) for SAVINGS, and then type the amount again, and press (ENTER).

Your checkbook screen now looks like this:

CITIBANK	10001		
CHECKBOOK	$	520.00	
CHECK	CATEGORY	AMOUNT	
100	RENT/MRT	$	500.00
101	AUTO INS	$	200.00
102	PHONE	$	25.00
103	AUTO	$	200.00
104	FOOD	$	55.00
0	DEPOSIT	$	600.00
CASH	FOOD	$	75.00
0	DEPOSIT	−	50.00
CASH	SAVINGS	$	50.00
105			

Note: Remember, if you returned to the Category List at any time and made a code letter selection directly from the list, the checks entered prior to that time do not reappear on the screen.

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Credit Card Payments

To enter a check written for a credit card account, press `@` while in the NEW CHECKS mode. CREDCARD automatically appears in the CATEGORY column. For this example, enter a $75 payment for January's ChargAll bill as check #105. A special credit card screen appears after you enter the amount and press `ENTER`:

> NEW PURCHASE BALANCE $ .00
>
> ITEM   CATEGORY   AMOUNT
> 1

You need to assign each item on the bill to its own budget category. In this example, the NEW PURCHASE BALANCE is $75. $73 of the amount is for gasoline bought during the month of January. Type `G` for GASOLINE and then `7` `3` `0` `0` and press `ENTER`. The remaining $2 of the bill is interest. For ITEM 2, type `I` for INTEREST and the amount of `2` `0` `0`.

Note: If you have a refund or credit on your credit card statement, enter it as a negative amount.

When you are finished with this screen, press `SHIFT` `*` to return to the checkbook screen.

Making Changes

Occasionally, it is necessary to alter a previous entry or record a check that is not in sequence. You can change the check number, category, or amount of any check while in the NEW CHECKS mode by using the procedure described below. All budget history and checkbook data is modified accordingly.

For example, you misread the entry for the phone bill (check #102) and instead of $25 the amount is $28. You need to change the entry for check #102.

Currently your checkbook screen shows check #106 as the next check. To change the check number, press (SHIFT) (!), type the number of the check you need to correct — (1)(0)(2) and press (ENTER). Type (P) for the PHONE category and the new amount of (2)(8)(0)(0), and press (ENTER). Notice that only the additional amount of $3 is subtracted from the checkbook balance.

You may also need to occasionally void a check. To void a check you have not yet entered in your program, press (/) while the cursor is in the CATEGORY column. The current check number increases by one. If you later need to enter information for a check you bypassed, use the change command, (SHIFT) (!), to add the data.

To void a check you have already entered into your program, use (SHIFT) (!) and change the check amount to 0.

When you are ready to return to the Main Menu, press (SHIFT) (*).

2. Balance Checkbook

The second selection in the Main Menu is BALANCE CHECKBOOK. When you receive your bank statement at the end of the month, you can use your Personal Finance II program to reconcile your checkbook.

At the Main Menu, press ②. If you have more than one account, you are asked to choose one. The next screen asks you to select a month. Since in this example you are balancing your checkbook for the month of January, type ①③ (ENTER). The following screen appears:

CITIBANK	10001
CANCELLED CHECKS	$ .00
CHECKBOOK	$ 442.00
OLD BANK	$ 1000.00
DEPOSITS	$ .00
NEW BANK	$ 1000.00

FINANCE CHARGE? $ .00

The cursor is located next to FINANCE CHARGE. Enter a bank service charge at this time. In this example, the service charge is $3.50. Type ③⑤⓪ and press (ENTER). The word "CATEGORY" appears on the screen. Type ① to assign this charge to the INTEREST category in your budget. Use the next prompt — INTEREST EARNED? $ .00 — to enter any interest you earned on your bank account. In this example, the bank account does not earn interest, so press (ENTER) to bypass the prompt.

You are now ready to begin reconciling your bank statement. The screen first shows deposits made during the month:

CHECK	CATEGORY	AMOUNT
0	DEPOSIT	$ 600.00

If this deposit appears on your bank statement, press ⓧ to cancel it. (The entry is shaded to indicate it is cancelled.) Notice that the NEW BANK balance now equals the OLD BANK balance plus the deposit (minus the finance charge). The DEPOSITS total is also brought up to date.

The next item that appears is the automatic withdrawal for savings. It appears on the checkbook screen as a negative deposit (shaded). Press ⓧ to cancel this transaction. The program now lists all outstanding checks from previous months. For this example, you entered check #99 as outstanding when setting up the program. Assume that this check has cleared during January, and press ⓧ to cancel it.

Now the program begins to list all the checks you have written during the month of January. If you have the cancelled check in your bank statement, press ⓧ to cancel the transaction on the screen. Each transaction you cancel is immediately shaded.

For this example, one check is still outstanding, #105. After cancelling all the checks through #104, your screen looks like this:

CITIBANK		10001	
CANCELLED CHECKS		$	1033.00
CHECKBOOK		$	438.50
OLD BANK		$	1000.00
DEPOSITS		$	550.00
NEW BANK		$	513.50
CHECK	CATEGORY	AMOUNT	
0	DEPOSIT	$	600.00
0	DEPOSIT	$	50.00
99		$	50.00
100	RENT/MRT	$	500.00
101	AUTO INS	$	200.00
102	PHONE	$	28.00
103	AUTO	$	200.00
104	FOOD	$	55.00
105	CREDCARD	$	75.00

Since check #105 is outstanding, press (ENTER) to bypass it. When you press (ENTER), the checks disappear from the screen leaving only the statement totals. Press (ENTER) to return to the Main Menu.

Warning: Be careful when cancelling checks. After you finish with each screen of transactions (up to nine on the screen at one time), these transactions disappear and cannot be recalled.

Remember that if you are finished working with your Personal Finance II program at this time, you **must** save your new data by selecting 7 on the Main Menu.

3. Review Year

Press ③ at the Main Menu to review any budget category for the entire year.
You can quickly see how well you are following your original budget estimation.

When you press ③, the Category List appears. Choose any category by
pressing its code letter. For example, to look at the amount you have spent on
food, press Ⓕ. The screen asks if you want to see a graph. Answer by
pressing either Ⓨ or Ⓝ.

If you press Ⓝ, the screen shows you a column analysis of the budget category
— actual amount spent, net gain or loss for each month, and totals and aver-
ages for the year. For example, suppose you spent the following amounts for
food during the year:

<div align="center">

January — $130	July — $185
February — $180	August — $210
March — $150	September — $170
April — $210	October — $160
May — $220	November — $160
June — $195	December — $230

</div>

At the end of the year, the yearly analysis chart for your food budget looks like this:

| | FOOD | | |
MONTH	BUDGET	ACTUAL	NET
1	200.00	130.00	70.00
2	200.00	180.00	20.00
3	200.00	150.00	50.00
4	200.00	210.00	10.00
5	200.00	220.00	20.00
6	200.00	195.00	5.00
7	200.00	185.00	15.00
8	200.00	210.00	10.00
9	200.00	170.00	30.00
10	200.00	160.00	40.00
11	200.00	160.00	40.00
12	200.00	230.00	30.00
TOTAL	2400.00	2200.00	200.00
AVG.	200.00	183.33	16.67

The totals show the sum of all twelve months for each category. The averages are based on the sum of the budgeted, actual, or net figures divided by 12. To return to the Main Menu, press (ENTER).

If you answer the graph prompt by pressing (Y), the following chart appears:
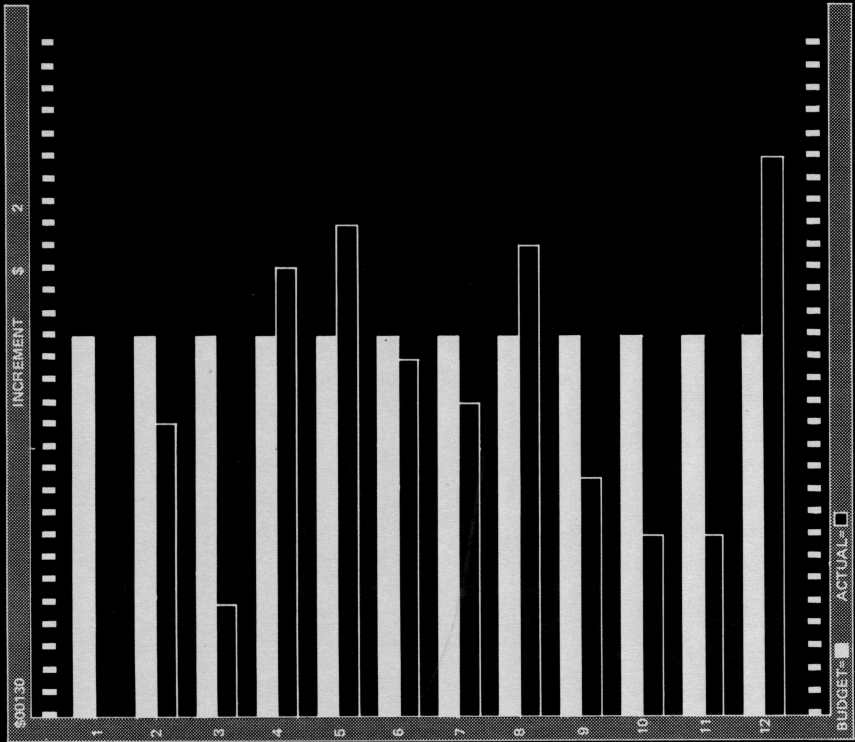
The graph only displays six months of data on the screen at one time. Use the ⬆ key to position the last six months on the screen and the ⬇ key to return to the first six months.

The number in the upper left corner of the graph is the base value for the graph. This number represents the smallest value on the chart. The alternating white and black slashes above and below the bar lines represent the chart increments. Each white slash and each black slash represents the increment value, which is shown in the top right corner of the chart.

To return to the Main Menu, press (ENTER).

Note: At the beginning of a new year, you will probably want to make changes in your budget, so proceed as a NEW USER and set up your Personal Finance II program for the new year.

4. Review Month

At the Main Menu, press ④ to see an analysis of all budget categories for a specified month. The screen prompts you for the month you wish to review. Not all categories fit on one screen, so the REVIEW MONTH mode asks you if you want to receive a printout of the complete chart. If you press ⓨ, the program outputs the monthly data for all budget categories on a single page in an 80 column format.

If you press ⓝ, the monthly budget chart is displayed on the screen. In this example, if you type ① (ENTER) for the review month, the following chart appears:

		MONTH = 1	
CAT	BUDGET	ACTUAL	NET
A	200.00	200.00	.00
B	.00	.00	.00
C	.00	.00	.00
D	200.00	200.00	.00
E	.00	.00	.00
F	200.00	130.00	70.00
G	80.00	73.00	7.00
H	.00	.00	.00
I	10.00	5.50	4.50
J	.00	.00	.00
K	.00	.00	.00
L	.00	.00	.00
M	.00	.00	.00
N	.00	.00	.00
O	.00	.00	.00
P	30.00	28.00	2.00
Q	.00	.00	.00
R	500.00	500.00	.00
S	50.00	50.00	.00
T	.00	.00	.00
U	.00	.00	.00
V	.00	.00	.00
W	.00	.00	.00
X	.00	.00	.00
Y	.00	.00	.00

Z	.00	.00	.00
TOTAL	1270.00	1186.50	83.50
AVG	158.75	148.31	10.44

The screen can display only 12 categories at a time. Use the ⬆ and ⬇ keys to scroll through the chart.

By using the monthly and yearly review charts to analyze your expenditures, you can quickly see the areas where you are overspending or underspending.

Press (ENTER) to return to the Main Menu.

5. Change Budget

Selection 5 on the Main Menu lets you add a budget category, change a budget amount, or correct an actual amount spent.

Adding a Budget Category

Adding a category repeats the steps you used when setting up your budget. Press (5) at the Main Menu, and then pick the category you wish to add. For example, you purchased a new insurance policy and the premium amount per quarter is $75.00. Since you are not using the code letter for insurance, press (N). Then press (1) to rename the category INSURNCE, and press (ENTER). (You previously deleted the category name.) You can now enter the budget

amount for each quarter. Press 2, select 3 for the first month, and enter $7$$5$$0$$0$ for the new budget amount. Repeat this process for months 6, 9, and 12.

To return to the Main Menu, press (SHIFT) $*$.

Changing an Existing Budget Amount

By selecting 5 at the Main Menu, you can also change an amount already budgeted. For example, to increase your savings amount from $50 to $65 per month, press 5, and then press S from the Category List. On the next screen, press 2 — CHANGE BUDGET $.

Type $1$$3$ to change the amount for each month of the year, and when BUDGET FOR EVERY MONTH? appears on the screen, type $6$$5$$0$$0$, and press (ENTER). You then return to the Main Menu. Now go back and review either your monthly or yearly data for SAVINGS. Notice that the budget totals are changed to reflect the new amount.

Correcting an Actual Amount Spent

You can use this feature to change any previous checkbook entry (cash or check), and your budget is automatically modified. For example, during the month of January, you spent $130 on food. Suppose, you spent an additional $25 in cash and forgot to enter it. At the Main Menu, press 5, and then choose F

from the Category List. When the next screen appears, select ③ — CHANGE ACTUAL $. Type ① (ENTER) to choose January, and then type the new actual amount of ①⑤⑤⓪⓪, and press (ENTER).

To return to the Main Menu, press (SHIFT) (*).

6. Change or Add New Account

At the Main Menu, press ⑥ to change the name or number of a present bank account or to add a new account.

In this example, the screen shows:

> 1. CITIBANK   10001
> 2. ADD NEW ACCOUNT
>
> SELECT (1-2)

At this point, if you decide not to make a change or add an account, you can return to the Main Menu by pressing (SHIFT) (*).

To change the existing account, press ①. You are prompted to enter the bank name and account number. Make any changes necessary, and after entering the account number, the Main Menu returns.

To add a new account, press ②. You are asked to enter the new bank name and then the new account number. The screen then prompts you to enter the

bank balance and last cancelled check. A checkbook page appears and you can list all your outstanding checks. After listing these checks, return to the Main Menu by pressing (ENTER).

If you have fewer than nine checking accounts, you can include a savings account in your Personal Finance II program. Press (2) to add the account, and type in the name of the savings institution, the account number, and your present balance. Use any number for the last cancelled check. The checkbook screen appears for you to enter outstanding checks. Since a savings account does not involve checks, press (ENTER) to bypass this screen and return to the Main Menu.

When entering transactions into a savings account, choose the NEW CHECKS mode at the Main Menu. Enter deposits and earned interest as regular deposits, and treat withdrawals as negative deposits.

7. Save to Tape

Each time you work with your Personal Finance II program, you must save the data on cassette tape. When you are ready to save your material, select (7) from the Main Menu, and follow the instructions on the screen. It is a good idea to make two tapes to help guard against accidental loss of data.

Once the tapes are completed, label them with the date and a title such as Personal Finance/January '83. You can then exit the program by returning to the

Main Menu, turning off the computer and the TV, and then removing the program cartridge.

When you are ready to use the Personal Finance II program again, answer ⓝ to the question, NEW USER(Y,N)? After you load the data tape, the Main Menu is displayed, and you are ready to enter new information.

PRINTING DATA

If your Color Computer is connected to a serial printer, you can produce a printed copy of any screen of data (except a graph). The printer's baud rate must be set at 600. (All Tandy serial printers are pre-set at this rate.) To print a specific screen, access it from the Main Menu and then press (SHIFT) (CLEAR). The printer immediately prints the data shown on the screen.

Appendix A — Budget Worksheet

Letter	NAME	NEW NAME	BUDGET
A	AUTO		
B	BOOK/MAG		
C	CLOTHING		
D	AUTO INS		
E	ENTRTAIN		
F	FOOD		
G	GASOLINE		
H	PET EXP		
I	INTEREST		
J	INVSTMNT		
K	COMPUTER		
L	FURN/APL		
M	MEDICAL		
N	INSURNCE		
O	EDUCATON		
P	PRESCRPT		
Q	CHARITY		
R	RENT/MRT		
S	SAVINGS		
T	TAXES		
U	EMERGNCY		
V	VACATION		
W	BUSINESS		

Letter	Name	New Name	Budget
X	ELECTRIC		
Y	WATER		
Z	GAS		

Appendix B — Quick Reference List of Program Codes

⊟→	To make corrections
⬆	To move data further up the screen when viewing charts and graphs
⬇	To move data further down the screen when viewing charts and graphs
(ENTER)	To enter check information; to exit list of budget categories; REVIEW MONTH, REVIEW YEAR, CHANGE BUDGET
(SHIFT)(?)	To see the list of budget categories
(SHIFT)(+)	To register deposits; affects checkbook
(SHIFT)(•)	To exit the following operations: NEW CHECKS BALANCE CHECKBOOK, CHANGE ACCOUNT
(SHIFT)($)	To enter cash purchases; affects budget
(−)	To enter withdrawals; affects checkbook
(@)	To enter credit card payments; affects checkbook

$\boxed{\text{SHIFT}}\boxed{!}$	To replace check number
$\boxed{/}$	To advance to the next check number
$\boxed{X}$	To cancel checks and deposits
$\boxed{\text{SHIFT}}$ $\boxed{\text{CLEAR}}$	To output screen data to printer
$\boxed{\text{BREAK}}$	1. exits current mode and returns to Main Menu (this function void during Change Account mode.) 2. halts printer output if pressed and held down until printer stops 3. use this function after system initialization only, or program restarts from the first screen **Note:** Pressing $\boxed{\text{BREAK}}$ does not dump data currently displayed on the screen.
$\boxed{\text{RESET}}$	Performs same function as $\boxed{\text{BREAK}}$

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